

In re:
Yovany Padilla
Debtor

Case No. 10-12928-anv
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0103-1

User: jen
Form ID: 105

Page 1 of 3
Total Noticed: 26

Date Rcvd: Jul 16, 2012

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 18, 2012.

db +Yovany Padilla, 132 Hendricks Street, Central Falls, RI 02863-1628
943818877 +Central Falls Tax Collector, 500 Broad Street, Central Falls RI 02863-2844
943818878 +Centro Evangelistico, 435 West Avenue, Pawtucket RI 02860-5023
943833922 +Chase Bank USA,N.A., c/o Creditors Bankruptcy Service, P O Box 740933, Dallas,Tx 75374-0933
943818879 +Citizens Bank Card Services, P.O. Box 42010, Providence RI 02940-2010
9438205018 +HSBC Bank Nevada, N.A., by PRA Receivables Management, LLC, PO Box 12907,
Norfolk VA 23541-0907
943818881 +Home Depot Credit Services, Processing Center, Des Moines IA 50364-0001
943818885 +National City Mortgage, c/o PNC Mortgage, 3232 Newmark Drive, Miamisburg OH 45342-5421
943822289 +Nco Financial Systems, Inc., PO Box 4275, Norcross, GA 30091-4275
943821413 +PNC Bank, 3232 Newmark Drive, Miamisburg, OH 45342-5421
943818886 +PNC Mortgage, 3232 Newmark Drive, Miamisburg OH 45342-5433

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
assignor +EDI: BANKAMER.COM Jul 16 2012 18:38:00 FIA Card Services, N.A., 655 Papermill Road,
Newark, DE 19711-7500

cr +EDI: PRA.COM Jul 16 2012 18:39:00 PRA Receivables Management LLC, PO Box 41067,
Norfolk, VA 23541-1067

943822464 EDI: AIS.COM Jul 16 2012 18:39:00 American Infosource Lp As Agent for,
T Mobile/T-Mobile USA Inc, PO Box 248848, Oklahoma City, OK 73124-8848

943818876 +EDI: BANKAMER.COM Jul 16 2012 18:38:00 Bank of America, P.O. Box 15019,
Wilmington DE 19850-5019

943822070 +EDI: TSYS2.COM Jul 16 2012 18:38:00 Department Stores National Bank/Macy's,
Bankruptcy Processing, PO Box 8053, Mason, OH 45040-8053

943818880 +E-mail/Text: bankruptcy@dcu.org Jul 16 2012 18:14:37 Digital Federal Credit Union,
220 Donald Lynch Blvd, Marlborough MA 01752-4708

943840158 +EDI: BANKAMER.COM Jul 16 2012 18:38:00 Fia Card Services, NA As Successor In Interest to,
Bank of America NA and Mbna America Bank, 1000 Samoset Drive, DE5-023-03-03,
Newark, DE 19713-6000

943818882 +EDI: RMSC.COM Jul 16 2012 18:39:00 JCPenney, P.O. Box 960090, Orlando FL 32896-0090
943818883 EDI: CBSKOHLS.COM Jul 16 2012 18:38:00 Kohl's, PO Box 2983, Milwaukee WI 53201-2983

943818884 EDI: TSYS2.COM Jul 16 2012 18:38:00 Macy's, P.O. Box 689195, Des Moines IA 50368-9195
943854915 EDI: PRA.COM Jul 16 2012 18:39:00 Portfolio Recovery Associates, LLC., PO Box 41067,
Norfolk, VA 23541

943828604 +EDI: PRA.COM Jul 16 2012 18:39:00 PRA Receivables Management, LLC,
As Agent Of Portfolio Recovery Assocs., PO Box 12914, Norfolk VA 23541-0914

943829058 +EDI: PRA.COM Jul 16 2012 18:39:00 PRA Receivables Management, LLC,
As Agent Of Portfolio Recovery Assocs., PO Box 41067, Norfolk VA 23541-1067

943839142 +EDI: PRA.COM Jul 16 2012 18:39:00 PRA Receivables Management, LLC as agent of Portfo,
POB 41067, Norfolk, VA 23541-1067

943818887 EDI: SEARS.COM Jul 16 2012 18:38:00 Sears Credit Cards, P.O. Box 183082,

Columbus OH 43218-3082

TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

assignee* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates LLC, P O BOX 41067,
Norfolk, VA 23541)

cr* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, LLC, PO Box 41067,
Norfolk, VA 23541)

943854548* +PRA Receivables Management, LLC as agent of Portfo, POB 41067, Norfolk, VA 23541-1067

TOTALS: 0, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 18, 2012

Signature:



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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 16, 2012 at the address(es) listed below:

Elizabeth A. Lonardo on behalf of Creditor PNC Bank, N.A elonardo@smsllaw.com,
jreed@smsllaw.com;erodrigues@smsllaw.com
Gary L. Donahue ustpregion01.pr.ecf@usdoj.gov
Jacqueline M. Grasso on behalf of Debtor Yovany Padilla grassolaw@aol.com,
jgrasso@abcglawfirm.com;lmartelly@abcglawfirm.com;nneis@abcglawfirm.com
John B. Ennis on behalf of Debtor Yovany Padilla jbelaw@aol.com, jbennisaattorney@aol.com
Lisa A. Geremia lisa@geremiademarco.com, RI03@ecfcbis.com

TOTAL: 5

United States Bankruptcy Court

District of Rhode Island
Case No. 1:10-bk-12928
Chapter 7

In re Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Yovany Padilla
132 Hendricks Street
Central Falls, RI 02863

Social Security / Individual Taxpayer ID No.:
xxx-xx-4366

Employer Tax ID / Other nos.:

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 7/16/12

Arthur N. Votolato
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. [*In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.